

012804
16138 U.S. PTO

Atty. Dkt. No. 037607-0194

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kazdin et al.
Title: MORTGAGE PRODUCT
Appl. No.:
Filing Date:
Examiner:
Art Unit:

CERTIFICATE OF EXPRESS MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.	
EL 979078508 US	1/28/04
(Express Mail Label Number)	(Date of Deposit)
Carolyn Simpson	
(Printed Name)	
<i>Carolyn Simpson</i>	
(Signature)	

UTILITY PATENT APPLICATION
TRANSMITTAL

Mail Stop PATENT APPLICATION
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

17548 U.S. PTO
10766365
012804

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

Robert A. Kazdin
5111 Dudley Lane, #303
Bethesda, Maryland 20814

Edmund P. Coffay III
16716 Cutlass Drive
Rockville, Maryland 20853

Enclosed are:

- ☒ [X] Specification, Claim(s), and Abstract (27 pages).
- ☒ [X] Formal drawings (5 sheets, Figures 1, 2, 3, 4, 5, 6, 7).
- ☒ [X] Declaration and Power of Attorney (4 pages).

- ☒ Assignment Recordation Cover Sheet (1 page).
- ☒ Assignment of the invention to Fannie Mae (4 pages).
- ☒ Check in the amount of \$40.00 for Assignment recordation.
- ☒ Request for application not to be published with certification under 35 USC 122(b)(2)(B)(i) (1 page).
- ☒ Application Data Sheet (37 CFR 1.76) (3 pages).

The filing fee is calculated below:

	Claims as Filed		Included in Basic Fee		Extra Claims		Rate		Fee Totals
Basic Fee							\$770.00	=	\$770.00
Total	45	-	20	=	25	x	\$18.00	=	\$450.00
Claims:									
Independents	4	-	3	=	1	x	\$86.00	=	\$86.00
If any Multiple Dependent Claim(s) present:						+	\$290.00	=	\$0.00
							SUBTOTAL:	=	\$1306.00
[] Small Entity Fees Apply (subtract 1/2 of above):								=	\$0.00
							TOTAL FILING FEE:	=	\$1,306.00

- ☒ A check in the amount of \$1,306.00 to cover the filing fee is enclosed.
- ☒ The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 1/28/04

By Michael S. Brayer

FOLEY & LARDNER

Customer Number: 34099

Telephone: (414) 297-5684

Facsimile: (414) 297-4900


Michael S. Brayer

Attorney for Applicant

Registration No. 51,495

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kazdin et al.
Title: MORTGAGE PRODUCT
Appl. No.:
Filing Date:
Examiner:
Art Unit:

CERTIFICATE OF EXPRESS MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.	
EL 979078508 US	1/28/04
(Express Mail Label Number)	(Date of Deposit)
Carolyn Simpson	
(Printed Name)	
	
(Signature)	

REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)

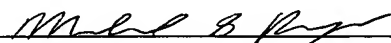
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

Applicants hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. Applicants hereby request that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

Date 1/28/04

By 

FOLEY & LARDNER
Customer Number: 34099
Telephone: (414) 297-5684
Facsimile: (414) 297-4900

Michael S. Brayer
Attorney for Applicant
Registration No. 51,495